

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

<b>IN RE: JON DOUGLAS FIANT</b>	)	
<b>MELANIE DIANE FIANT</b>	)	<b>CHAPTER 13</b>
	)	
<b>DEBTORS</b>	)	<b>CASE NO. 15-69000</b>
	)	
	)	<b>JUDGE MULLINS</b>

**AMENDMENT TO DEBTORS SCHEDULES I & J**

Debtors hereby amend Schedule I, Schedule J, Summary of Schedules, and Statistical Summary of Certain Liabilities, attached hereto, to provide accurate monthly expenses and to support the position that the Debtors case is feasible and in compliance with 11 U.S.C. §1325 (a)(6).

This 8<sup>th</sup> day of March, 2016.

/s/ BRIAN DEITZ  
BRIAN DEITZ  
LAW OFFICE OF JEFFREY B. KELLY, P.C.  
ATTORNEY FOR DEBTOR(S)  
GEORGIA BAR NO. 818416

107 E. 5<sup>th</sup> Avenue  
Rome, GA 30161  
(678) 861-1127 (Phone)  
(706) 413-1365 (Fax)  
[lawoffice@kellycanhelp.com](mailto:lawoffice@kellycanhelp.com)

Fill in this information to identify your case:

Debtor 1 Jon Douglas Fiant

Debtor 2 Melanie Diane Fiant

(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA

Case number 15-69000-crm

(If known)

Check if this is:

☒ An amended filing

☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

##### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

##### Employment status

##### Occupation

##### Employer's name

##### Employer's address

##### Debtor 1

- ☒ Employed  
☐ Not employed

carpentry

D French Design & Construction, LLC

1879 McFarland Parkway  
Alpharetta, GA 30005

##### Debtor 2 or non-filing spouse

- ☐ Employed  
☒ Not employed

How long employed there? 4 months

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

##### For Debtor 1

##### For Debtor 2 or non-filing spouse

2. \$ 3,800.00 \$ 0.00

3. +\$ 0.00 +\$ 0.00

4. \$ 3,800.00 \$ 0.00

Debtor 1 **Jon Douglas Fiant**  
Debtor 2 **Melanie Diane Fiant**

Case number (if known) **15-69000-crm**

	For Debtor 1	For Debtor 2 or non-filing spouse
4. <b>Copy line 4 here</b>	\$ <b>3,800.00</b>	\$ <b>0.00</b>
5. <b>List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	\$ <b>0.00</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	\$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	\$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	\$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	\$ <b>0.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	\$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	\$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify:	\$ <b>0.00</b>	\$ <b>0.00</b>
6. <b>Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ <b>0.00</b>	\$ <b>0.00</b>
7. <b>Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	\$ <b>3,800.00</b>	\$ <b>0.00</b>
8. <b>List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	\$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	\$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	\$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	\$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	\$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	\$ <b>0.00</b>	\$ <b>0.00</b>
9. <b>Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ <b>0.00</b>	\$ <b>0.00</b>
10. <b>Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ <b>3,800.00</b>	\$ <b>0.00</b>
11. <b>State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		\$ <b>0.00</b>
12. <b>Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies		\$ <b>3,800.00</b>
13. <b>Do you expect an increase or decrease within the year after you file this form?</b> <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Jon Douglas Fiant

Debtor 2 Melanie Diane Fiant  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA

Case number 15-69000-crm  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:  
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

15

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,097.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 127.00

Debtor 1 **Jon Douglas Fiant**  
Debtor 2 **Melanie Diane Fiant**

Case number (if known) **15-69000-crm**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	200.00
6b. Water, sewer, garbage collection	6b. \$	60.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	200.00
6d. Other. Specify: _____	6d. \$	0.00
<b>7. Food and housekeeping supplies</b>	7. \$	400.00
<b>8. Childcare and children's education costs</b>	8. \$	0.00
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	50.00
<b>10. Personal care products and services</b>	10. \$	50.00
<b>11. Medical and dental expenses</b>	11. \$	50.00
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	291.00
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	0.00
<b>14. Charitable contributions and religious donations</b>	14. \$	0.00
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	200.00
15d. Other insurance. Specify: _____	15d. \$	0.00
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>S/E Tax</b>	16. \$	300.00
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$	0.00
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$	0.00
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____	21. +\$	0.00
<b>22. Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$	3,025.00
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,800.00
23b. Copy your monthly expenses from line 22 above.	23b. -\$	3,025.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	775.00

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**  
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain:



B6 Summary (Official Form 6 - Summary) (12/14)

**United States Bankruptcy Court**  
**Northern District of Georgia**

In re **Jon Douglas Fiant,**  
**Melanie Diane Fiant**

Debtors

Case No. **15-69000-crm**Chapter **13**

**SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	150,080.00		
B - Personal Property	Yes	3	39,690.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		153,440.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		15,881.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,800.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,025.00
Total Number of Sheets of ALL Schedules		19			
Total Assets			189,770.00		
Total Liabilities				169,321.00	

B 6 Summary (Official Form 6 - Summary) (12/14)

**United States Bankruptcy Court**  
Northern District of Georgia

In re **Jon Douglas Fiant,  
Melanie Diane Fiant**

Debtors

Case No. **15-69000-crm**

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
<b>TOTAL</b>	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	3,800.00
Average Expenses (from Schedule J, Line 22)	3,025.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	3,113.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		3,449.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		15,881.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		19,330.00

**AFFIDAVIT**

The undersigned hereby declares under penalty of perjury, that the statements made in the foregoing are true and correct to the best of their information, knowledge and belief.

This 8<sup>th</sup> day of March, 2016

/s/ JON DOUGLAS FIANT

/s/ MELANIE DIANE FIANT



## **CERTIFICATE OF SERVICE**

This is to certify that I have this day served a copy of the foregoing Amendment to Schedule I, Schedule J, Summary of Schedules, and Statistical Summary of Certain Liabilities on the following by U. S. Mail, in a properly stamped and addressed envelope.

Nancy Whaley  
Chapter 13 Trustee  
SunTrust Plaza Garden Offices  
Suite 120  
303 Peachtree Center Ave.  
Atlanta, GA 30303

Jon & Melanie Fiant  
1829 Tree Top Ct.  
Marietta, GA 30062

All creditors on attached list.

This 8<sup>th</sup> day of March, 2016.

/s/ BRIAN DEITZ  
LAW OFFICE OF JEFFREY B. KELLY, P.C.  
ATTORNEY FOR DEBTOR(S)  
GEORGIA BAR NO. 818416  
107 E. 5<sup>th</sup> Avenue  
Rome, GA 30161  
(678) 861-1127 (Phone)  
(706) 413-1365 (Fax)  
lawoffice@kellycanhelp.com

Allied Collection Svcs  
8550 Balboa Blvd Ste 232  
Northridge, CA 91325

Capital One Bank  
P. O. Box 70884  
Charlotte, NC 28272-0884

Cbna  
Po Box 6189  
Sioux Falls, SD 57117

Cbna  
Po Box 6497  
Sioux Falls, SD 57117

Central Finl Control  
Po Box 66044  
Anaheim, CA 92816

Citicorp Trust Bank  
Po Box 9438  
Gaithersburg, MD 20898

Citimortgage Inc  
Po Box 9438  
Gaithersburg, MD 20898

Cobb County State Court  
12 East Park Square  
Marietta, GA 30090

Comenitycapital/Gmstop  
Po Box 182120  
Columbus, OH 43218

Dennis Henry  
2253 NW Parkway SE  
Marietta, GA 30067

Durham & Durham LLP  
5665 New Northside Drive  
Suite 510  
Atlanta, GA 30328

Frederick Hanna & Associates  
2253 Northwest Parkway  
Marietta, GA 30067

Frost Arnett Collections  
PO Box 198988  
Nashville, TN 37219

Jc&Assoc  
1155 Hammond Drive Suite 5230-E  
Atlanta, GA 30328

Julian Financial  
4744 Balmoral Way  
Marietta, GA 30068

Northland Group  
PO Box 390846  
Mail code CPT1  
Minneapolis, MN 55439

Ocwen Loan  
3451 Hammond Ave  
Waterloo, IA 50702

Patients Accounts Bureau  
PO Box 279  
Norcross, GA 30091

Quantum Radiology P.C.  
P.O. Box 3157  
Indianapolis, IN 46206

RevMD  
P.O. Box 3427  
Oak Brook, IL 60522-3427

Ron Zaken  
200 Upper Alabama Street  
Atlanta, GA 30303

Santander Bank Na  
865 Brook St  
Rocky Hill, CT 06067

Specialized Loan Servi  
8742 Lucent Blvd Ste 300  
Highlands Ranch, CO 80129

Stallings Fin Group  
1111 S Marietta Pkwy Se  
Marietta, GA 30060

State Court of Cobb County  
State Court Building  
12 East Park Square  
Marietta, GA 30090-9630

The Bortolazzo Group  
PO Box 277234  
Atlanta, GA 30384

Wells Fargo Dealer Services  
Po Box 1697  
Winterville, NC 28590

West Asset Management  
2703 N Highway 75  
Sherman, TX 75090